

Notice of Allowability	Application No.	Applicant(s)
	09/451,254	YACOBI ET AL.
	Examiner John M Winter	Art Unit 3621

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address--

All claims being allowable, PROSECUTION ON THE MERITS IS (OR REMAINS) CLOSED in this application. If not included herewith (or previously mailed), a Notice of Allowance (PTO-85) or other appropriate communication will be mailed in due course. **THIS NOTICE OF ALLOWABILITY IS NOT A GRANT OF PATENT RIGHTS.** This application is subject to withdrawal from issue at the initiative of the Office or upon petition by the applicant. See 37 CFR 1.313 and MPEP 1308.

1. This communication is responsive to the paper filed on March 3, 2005.
2. The allowed claim(s) is/are 1-9, 12-21, 24-27, 31-38 and 51-58.
3. The drawings filed on 11/19/2002 are accepted by the Examiner.
4. Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
 - a) All
 - b) Some*
 - c) None
 1. Certified copies of the priority documents have been received.
 2. Certified copies of the priority documents have been received in Application No. _____.
 3. Copies of the certified copies of the priority documents have been received in this national stage application from the International Bureau (PCT Rule 17.2(a)).

* Certified copies not received: _____.

5. Acknowledgment is made of a claim for domestic priority under 35 U.S.C. § 119(e) (to a provisional application).
 - (a) The translation of the foreign language provisional application has been received.
6. Acknowledgment is made of a claim for domestic priority under 35 U.S.C. §§ 120 and/or 121.

Applicant has THREE MONTHS FROM THE "MAILING DATE" of this communication to file a reply complying with the requirements noted below. Failure to timely comply will result in ABANDONMENT of this application. **THIS THREE-MONTH PERIOD IS NOT EXTENDABLE.**

7. A SUBSTITUTE OATH OR DECLARATION must be submitted. Note the attached EXAMINER'S AMENDMENT or NOTICE OF INFORMAL PATENT APPLICATION (PTO-152) which gives reason(s) why the oath or declaration is deficient.
8. CORRECTED DRAWINGS must be submitted.
 - (a) including changes required by the Notice of Draftsperson's Patent Drawing Review (PTO-948) attached
 - 1) hereto or 2) to Paper No. _____.
 - (b) including changes required by the proposed drawing correction filed _____, which has been approved by the Examiner.
 - (c) including changes required by the attached Examiner's Amendment / Comment or in the Office action of Paper No. _____.

Identifying indicia such as the application number (see 37 CFR 1.84(c)) should be written on the drawings in the front (not the back) of each sheet.

9. DEPOSIT OF and/or INFORMATION about the deposit of BIOLOGICAL MATERIAL must be submitted. Note the attached Examiner's comment regarding REQUIREMENT FOR THE DEPOSIT OF BIOLOGICAL MATERIAL.

Attachment(s)

1 <input checked="" type="checkbox"/> Notice of References Cited (PTO-892)	2 <input type="checkbox"/> Notice of Informal Patent Application (PTO-152)
3 <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948)	4 <input type="checkbox"/> Interview Summary (PTO-413), Paper No. _____.
5 <input checked="" type="checkbox"/> Information Disclosure Statements (PTO-1449), Paper No. <u>1/24/2002</u> .	6 <input type="checkbox"/> Examiner's Amendment/Comment
7 <input type="checkbox"/> Examiner's Comment Regarding Requirement for Deposit of Biological Material	8 <input type="checkbox"/> Examiner's Statement of Reasons for Allowance
	9 <input type="checkbox"/> Other

DETAILED ACTION

An examiner's amendment to the record appears below. Should the changes and/or additions be unacceptable to applicant, an amendment may be filed as provided by 37 CFR 1.312. To ensure consideration of such an amendment, it MUST be submitted no later than the payment of the issue fee.

Authorization for this examiner's amendment was given in a telephone interview with Emmanuel Rivera on June 1, 2005.

The application has been amended as follows: Claims 10 and 11 have been canceled

Allowable Subject Matter

Claims 1-9,12-21,24-27,31-38 and 51-58 are allowed over the prior art record.

1. The following is an examiner's statement of reasons for allowance:
2. The closest prior art of record Briscoe (US Patent 6,341,273) teaches an electronic coin stick system comprising a chain of hash values generates using a secret number as a starting value. Schneier (Applied Cryptography, 2nd edition) teaches a protocol for exchanging encrypted messages. Dykes et al (US Patent 5,872,915) teaches a user library wherein each protected software application has a table listing the user ID's of users entitled to access that software. Milner (WO 01/44968 A2) teaches a system for financial transactions based on notified changes of ownership of statically held tokens.

What they fail to teach or suggest:

- A. minting a stick of electronic assets by digitally signing with an issuer's signature a composite of user provided data items including a user identity.
- B. Spending on or more assets from the stick at on or more vendors, wherein each expenditure with a particular vendor involves digitally signing with a user's signature a first asset from the stick to be spent and passing the user-signed first asset along with the issuer-signed composite to the particular vendor for verification and subsequently passing any additional assets to be spent without user signature to the particular vendor.

These distinct features render claim 1 allowable.

Claims 2-5,7-9 are dependant upon claim 1 and have all of the limitations of claim 1, and are allowable for the same reasons

- C. Signing the deposit request with a signature of the vendor: $S_v(S_u(C_j), CK, RL)$.
This distinct feature renders claim 6 allowable.

D. Forming a stick of electronic currency signed with the issuer's signature.

This distinct feature renders claim 12 and 51 allowable.

Claims 13-16, 18-21 are dependant upon claim 12 and have all of the limitations of claim 12, and are allowable for the same reasons

Claims 52-56 are dependant upon claim 51 and have all of the limitations of claim 51, and are allowable for the same reasons

E. Signing the withdrawal request with a signature of an issuer on the form of $S_I(U, K, d, C_1, t, L)$, wherein U is a user identity, K is a user secret, d is a denomination, C_1 is the value of the last asset taken from the bottom of the stick, t is an expiration time and L is a value.

This distinct feature renders claims 17 and 31 allowable.

Claims 32-33 are dependant upon claim 31 and have all of the limitations of claim 31, and are allowable for the same reasons

F. Creating at a user a stick of L electronic assets.

This distinct feature renders claim 24 allowable.

Claims 25-27 are dependant upon claim 24 and have all of the limitations of claim 24, and are allowable for the same reasons

G. Signing at the issuer, the withdrawal request by computing: $c = (p^e C_1)^{L_f} = p^L C_L^{L_f} \bmod N$

This distinct feature renders claim 34 allowable.

Claims 35-38 are dependant upon claim 34 and have all of the limitations of claim 34, and are allowable for the same reasons

H. Form a withdrawal request. Having a user identity U, a last asset value C_1 taken from the bottom of the stick and the value L while omitting any vendor identity.

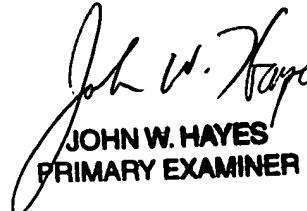
This distinct feature renders claim 57 allowable.

I. Signing the deposit request with a signature of the vendor: $S_V(C_J, V_i)$.

This distinct feature renders claim 58 allowable.

Any inquiry concerning this communication or earlier communications from the examiner should be directed to John M Winter whose telephone number is (571) 272-6713. The examiner can normally be reached on M-F 8:30-6, 1st Fridays off.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, James P Trammell can be reached on (571) 272-6713. The fax phone numbers for the organization where this application or proceeding is assigned are (703) 305-7687 for regular communications.


JOHN W. HAYES
PRIMARY EXAMINER

6/9/2005